

receiving a selection of a second plurality of payment instrument types that the seller chooses from the first plurality of payment instrument types;

including the second plurality of payment instrument types in the online cash register, whereby the buyer can make the payment through the online cash register using a payment instrument corresponding to one of the second plurality of payment instrument types; and

using the same transaction medium, without requiring a separate secure medium channel.

10. (Amended) A computer-implementable method for facilitating a payment from a buyer to a seller through an online cash register, comprising:

receiving from the seller, located at a first remote computer, a registration of a disbursement instrument for receiving the payment from the buyer;

providing the seller with a first plurality of payment instrument types;

receiving a selection of a second plurality of payment instrument types that the seller chooses from the first plurality of payment instrument types;

providing to the buyer at a second remote computer an online cash register that enables the buyer to make the payment through a payment instrument corresponding to one of the second plurality of payment instrument types;

receiving from the buyer a registration of the payment instrument;

receiving from the buyer a command to make the payment to the seller;

obtaining an authorization for a transfer of an amount of money corresponding to the payment from the buyer through the payment instrument to a first intermediary bank account;

ordering a transfer of the amount of money corresponding to the payment from a secondary intermediary bank account through the disbursement instrument to the seller; and

using the same transaction medium, without requiring a separate secure medium channel.

REMARKS

Claims 1-22 remain in the application. Claims 1 and 10 have been amended.

The Examiner has required a new more descriptive title, which has been added in response to the requirement.

The Examiner rejected Claims 1-22 under 35 U.S.C. § 102 as anticipated by *Rose*. The Examiner states that:

Rose, et. al. disclose a method for enabling a seller to create an online cash register substantially claimed including:

5 receiving from the seller, located at a first remote computer, a registration of a disbursement instrument for receiving payment from a buyer (col.5, line 35-col. 6, line 2);

providing the seller with a plurality of payment instrument types (col. 3, lines 15-30);

10 receiving a selection of a second plurality of payment instrument types that the seller chooses from the first plurality of payment instrument types, buyer can make a payment through the online cash register using a payment instrument corresponding to one of the second plurality of payment instrument types (col. 3, lines 15-30; 15 it is inherent to choose any selected types of payment instrument, for example – Visa & mater or American Express & Discover, as the seller's pre-selected payment instruments for receiving funds); and

allowing the seller to define an additional charge to be added to a sale price for a purchase (col. 11, line 33-col. 12, line 40).

20 *Rose* is directed to an Internet computerized payment system. *Rose*, however, is not directed to the present invention. *Rose* requires a system where "payment information is sent by secure channels off the network to an agent of the user-seller." Col. 2, lines 12-14. This separate secure medium requirement is illustrated by the above-the-line system 40 and the below-the-line system 42 in FIG 1 and further 25 described in col. 3, lines 51-67.

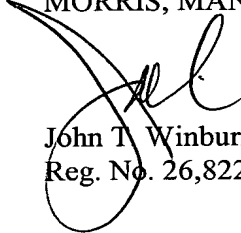
In contrast the invention, as now more specifically claimed in amended Claims 1 and 10 uses the same medium without requiring the separate secure channel. *Rose* clearly does not disclose or suggest utilization of the system without the separate second secure channel. Claims 1 and 10 as now amended clearly are allowable over 30 *Rose*.

Claims 1-22 are in allowable form and are allowable over the references cited, both structurally and functionally. Applicants respectfully request that the claims be allowed.

5 If the Examiner has any question regarding this Amendment, kindly contact the John Harris at the telephone number indicated below.

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MARK UP VERSION OF SPECIFICATION AND CLAIM AMENDMENTS
IN THE TITLE

Please replace the title with the following required new title:

A COMPUTER-IMPLENENTABLE METHOD FOR USING AN ONLINE CASH REGISTER

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IN THE CLAIMS

Please amend Claims 1 and 10 as follows:

2. (Amended) A computer-implementable method for enabling a seller to create an online cash register, comprising:

receiving from the seller, located at a first remote computer, a registration of a disbursement instrument for receiving payment from a buyer;

providing the seller with a first plurality of payment instrument types;

receiving a selection of a second plurality of payment instrument types that the seller chooses from the first plurality of payment instrument types; [and]

including the second plurality of payment instrument types in the online cash register, whereby the buyer can make the payment through the online cash register using a payment instrument corresponding to one of the second plurality of payment instrument types; and

using the same transaction medium, without requiring a separate secure medium channel.

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10. (Amended) A computer-implementable method for facilitating a payment from a buyer to a seller through an online cash register, comprising:

receiving from the seller, located at a first remote computer, a registration of a disbursement instrument for receiving the payment from the buyer;

providing the seller with a first plurality of payment instrument types;

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receiving a selection of a second plurality of payment instrument types that the seller chooses from the first plurality of payment instrument types;

providing to the buyer at a second remote computer an online cash register that enables the buyer to make the payment through a payment instrument corresponding to one of the second plurality of payment instrument types;

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receiving from the buyer a registration of the payment instrument;

receiving from the buyer a command to make the payment to the seller;

obtaining an authorization for a transfer of an amount of money corresponding to the payment from the buyer through the payment instrument to a first intermediary bank account; [and]

5 ordering a transfer of the amount of money corresponding to the payment from a secondary intermediary bank account through the disbursement instrument to the seller; and

using the same transaction medium, without requiring a separate secure medium channel.